

U.S. MOST TEMPTING PRIZE UNDER CANOPY OF HEAVEN

President of American Bankers' Association Urges Necessity of Preparedness.

SUREST INSURANCE OF PEACE

Frank A. Vanderlip Declares This to Be Greatest Need of Country. Asks for Training in Military Service for All Men.

Richmond Man Named

KANSAS CITY, MO., September 28.—Richmond is honored in the election of Oliver J. Sands, president of the American National Bank, as chairman of the executive council, national bank section, American Bankers' Association.

KANSAS CITY, MO., September 28—Universal military training and greater participation in politics were urged here to-day by speakers before the American Bankers' Association.

Military service for all young men was declared necessary by James J. Lynch, of San Francisco, president, and Frank A. Vanderlip, of New York.

It is felt through which "demagogues and ward heelers" have gotten power are due to the negligence of bankers and other business men, the convention was told by Mayor George H. Edwards, of Kansas City. Bankers should lend their personalities to politics, he said.

"You bankers and business men can remedy the ills of which I speak, and you cannot get away from responsibility in politics," he declared.

Mr. Lynch stated preparedness was necessary because "we are to-day the most tempting prize under the blue canopy of heaven."

Mr. Vanderlip declared it to be "the surest insurance of peace."

The meeting to-day was the first general session. Reports were made, and the way cleared for discussion of national banking laws.

"If ever a people should pause; if ever they should look abroad and profit by the experiences of others, should comprehend their national dangers, in the light of the terrible realities that are being enacted before their eyes in other nations, it is now, and we are these people."

In those words Frank A. Vanderlip, of New York, addressing here to-day the annual convention of the American Bankers' Association, warned his hearers they should not take too easily the present great wealth of this country that "seems dangerously likely to submerge us in our own prosperity."

Rather, he said, with an opportunity, "such as no other country ever had to lay the sure foundations of a great future," we must not be "so intent upon dividing the proceeds of present prosperity that we fail to safeguard its permanence."

Mr. Vanderlip, after speaking of the war's cost in Europe and outlining the financial status of this country, declared: "In a word I believe the greatest need of the day—and the need so fundamental as to make other matters inconsequential in comparison—is the need of universal military, industrial and economic preparedness."

He called for training in military service for all men, greater savings by all classes, and greater efficiency in industrial pursuits.

"I once thought you could count universal military service as an economic waste," he said. "I feel confident in the light of events of the last two years, that it is not only a military necessity of superlative importance, but that our national life here or there may be selected to attain it in no other way."

Mr. Vanderlip said he believed the gubernatorial candidates of the party, Federal reserve not embodies sound fundamental principles, the free work of the woman suffrage amendment of which has been enfranchised in 1915, condemned the national defense and tangled and hampered in its inception by entitling the recent mobilization on the Mexican frontier as an example of the "timorousness" of the administration's preparedness policy, denounced Underwood tariff bill, condemned the Adamson eight-hour law and took a firm stand for the principle of arbitration in industrial disputes.

Congressional investigation of the live-stock industry, including the production, marketing, slaughter, distribution and sale of all cattle was asked here to-day in a resolution presented to the American Bankers' Association. Action on the resolution presented by George E. Webb, of San Angelo, Tex., was deferred until to-morrow.

"We face the alarming fact that for twenty years the production of cattle has not kept pace with the increase of population, but has decreased in number," the resolution reads.

Despite the present prosperity, characterized as the greatest the country has ever known, bankers are making less profit than at any time within the last twenty years. Statements to that effect were made in the convention by Joseph Chapman of Minneapolis. Minimum rates of interest are being paid, Mr. Chapman declared, without the bankers themselves being charged the maximum for the money being loaned. A series of large small depositors accounts among the things recommended to increase the profit margin, while a man also recommended consolidation of the office of Comptroller of the Currency and the Federal Reserve Board.

"The reserves of the associations that it is a valuable duty to the nation, the principal function of the Reserve are sound, and will endure," he said. "Being founded largely on the resources of the large banks, however, will make money cheap and plentiful."

ASK AMENDMENT OF FEDERAL RESERVE ACT

The fight of the country against the collection of checks on checks, so long promulgated by the Federal reserve system, was won by them by the adoption of a resolution asking amendment of the Federal reserve act so as to permit small banks to charge on their clearances.

The discontinuance of the use of gold as currency, except as reserves on which Federal reserve notes might

At the Movies To-Day

NEW—Pauline Frederik, in "Ashes of Embars."

ISLES—Lucille Lee Stewart, in "The Destroyers."

ODEON—Edith Storey and Antonio Moreno in "The Shop Girl."

STRAND—Frank Keenan, in "The Thoroughbred."

COLONIAL—Theda Burn, in "The Double Life."

ACTION—"Barney," with G. Aubrey Smith.

be issued, was advocated by W. P. G. Harding, governor of the reserve system, who made a short address. He urged cautious banking methods "to avoid inflation of the currency and credit."

HUGHES SAYS HE OPPOSES FILIBUSTERING METHODS

Tells Saratoga Convention Why He Did Not Urge Fight Against Eight-Hour Law.

SARATOGA SPRINGS, N. Y., September 28.—Charles E. Hughes to-night told the Republican unicameral State convention here why he had not urged Republican Senators to filibuster "the last ditch" against the passage of the Adamson eight-hour law, passed to avert the threatened railroad strike.

The nominee declared he did not believe in filibustering, for one thing, and that if the majority in Congress had determined to pass the bill there was nothing he could do, whatever why its passage should have been delayed by filibustering.

If the administration acted with "swiftness," Mr. Hughes said, "and it cannot now cry that a Republican candidate a thousand miles away should have saved it from carrying out its fixed determination."

Judge Hughes read to the convention correspondence between Chairman Newlands of the Senate Interstate Commerce Committee and him. A Wisconsin chairman of the committee on railroad situation of the Chamber of Commerce of the United States and President Wilson. None of the letters was from the President, but he was asked in the correspondence to "upload his contention that 300,000 firms and corporations in the country had asked the President to take action before the threatened strike situation became acute."

A question asked by Richard Coney, secretary of State under President Cleveland, as to why Mr. Hughes had not urged Republican Senators to filibuster against the bill, was made the occasion of Mr. Hughes's declaration.

At the morning session Commissioner Potts of Illinois, advocated the operation of a compulsory welfare insurance by the national government, which he said would not only reduce the cost of operation to a minimum, but will render it feasible and proper for the nation to contribute, in behalf of those earning small wages, a part of the dues necessary on actuarial calculations to pay for complete welfare insurance "with the same result for the poor," the speaker said, "is that welfare insurance is compulsory, this need not mean that a man would be required to insure with the national insurance office, he could show in some other way that he had made ample provision for himself and family."

At the morning session Commissioner Harper of Colorado, did not agree with this plan denouncing State insurance as a fallacious idea, and asserting that in his belief that there would have to be monarchical control in this country before it could be hoped to make a scheme of governmental insurance a success, none could wish for such a condition as that Mr. Harper was speaking to the subject, "How Far Should a Life Insurance Company Go in Conserving the Lives of Its Policyholders?"

Following the morning session yesterday, which convened at 9:30 o'clock, delegates to the convention made a tour of the cars and sailing sections in automobiles and later went to the County Club of Virginia. Those preferring a turn around the golf course left the Jefferson earlier in the afternoon. Mayor George Ainslie awarded the prizes for the best golf scores from the portion of the club.

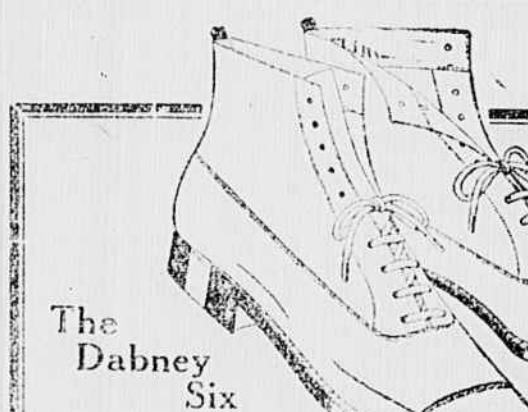
This afternoon the delegates will go in automobiles to C. K. G. Billings'

NO RELIEF FROM INTENSE ITCHING

Tells of "Wonderful Cure" by Resinol

Boston, Mass., Aug. 26—"I had eczema in the worst way for six months. A small pimple on my right wrist kept spreading until it was up to my elbow. It came out in spots and some places were like water blisters. The itching was intense and I had no relief whatever. My fingers were all covered with cracks and pained me very badly. My hands and arms were well scaled. The burning was so bad it felt as if I had been run over by a blower and the blister cut off. I tried everything I could hear about, including many prescriptions, but had no relief. At last resort I tried Resinol Soap and Resinol Ointment. The itching STOPPED AT ONCE. Before I had used Resinol Ointment and Resinol Soap three days the redness had all gone. I could sleep nights—no itching, burning or cracking. I am a salesman. People who knew me when I had this trouble were surprised at the wonderful cure." (Signed) Mrs. J. S. Walker, 37 Bartlett St., Charleston.

All druggists sell Resinol Ointment and Resinol Soap. For free samples write to Dept. 6-S, Resinol, Baltimore, Md.



MEN'S DISTINCTIVE SHOES

Noteworthy looks, newest leathers, ultra finish—all concurring to earn for these models the commendation of men of CRITICAL TASTE. Complete range of styles and leathers at \$5 to \$9.

We carry all sizes, all widths.

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BROAD AT FIFTH



ADVOCATES COMPULSORY WELFARE INSURANCE

Commissioner Potts, of Illinois, Speaks Before National Association of State Officials.

OTHERS ARE NOT IN ACCORD

Denounces State Insurance as a Fallacious Idea—Commissioners Will Elect Officers This Morning—Trip on James River To-Morrow.

Commissioner Potts, of Illinois, Speaks Before National Association of State Officials.

AMHERST FAIR OPENS

Exhibits Are Numerous and of unusually High Order This Year.

Curley's Neck Farm, leaving the hotel at 3 o'clock. There will be no session to-night, and to-morrow the steamer will go in a body down the James River to Jamestown on the old Dominion steamer Smithfield. The steamer will leave Richmond at 8 o'clock, returning at 9 o'clock to-morrow night.

Turnbull, before her marriage, was Mary Louise Harrison, daughter of Colonel and Mrs. George Harrison, of Brunswick County. She was married to Mr. Turnbull on December 17, 1871. She was sixty years of age, and a communicant of St. Andrew's Episcopal Church, Lawrenceville. Mrs. Turnbull is survived by her husband, also eight sons and three daughters, as follows: Edward Jr., Mrs. Walter Nathaniel and Charles, of Lawrenceville; George, of Illinois; Robert, of Victoria, Ibo, of Boydton, and Harrison, of Norfolk. Mrs. W. E. Starke and Mrs. W. E. Elmore of Lawrenceville, and Mrs. William Vaughan of South Boston.

The funeral services were held from the home on Wednesday afternoon, Rev. W. P. Gray, Jr., her rector, and Rev. Frederick G. Ribble, of the Church of the Good Shepherd, Petersburg, officiating. Interment was made in the Lawrenceville Cemetery.

Mrs. Ellen Morgan.

Special to The Times-Dispatch.

LYNCHBURG, VA., September 28.—Mrs. Ellen Morgan died at her home in Appomattox County on Monday afternoon after a long illness. She was a member of Liberty Baptist Church and is survived by her husband and four brothers.

Gladys S. Burgess.

Special to The Times-Dispatch.

LYNCHBURG, VA., September 28.—Gladys Sadie, thirteen-year-old daughter of R. J. Burgess, died on Tuesday at her home, 219 Wadsworth Street. The body was taken to Charlottesville for burial.

Mrs. Sophie Gaither Schley.

Special to The Times-Dispatch.

WINCHESTER, VA., September 28.—Mrs. Sophie, mother Schley, widow of Major B. Henry Schley of Frederick, Md., and a family connection of the late Admiral Winfield Scott Schley, died last night at the home of her nieces, Misses Ida and Minnie Baker, with whom she had lived many years. Burial will be in Frederick Cemetery on Saturday.

Captain Edwin P. Thompson Dead.

EL PASO, September 28.—Captain Edwin P. Thompson, acting regimental

adjutant of the Twentieth United States Infantry, died at the base hospital at Fort Bliss this afternoon of peritonitis.

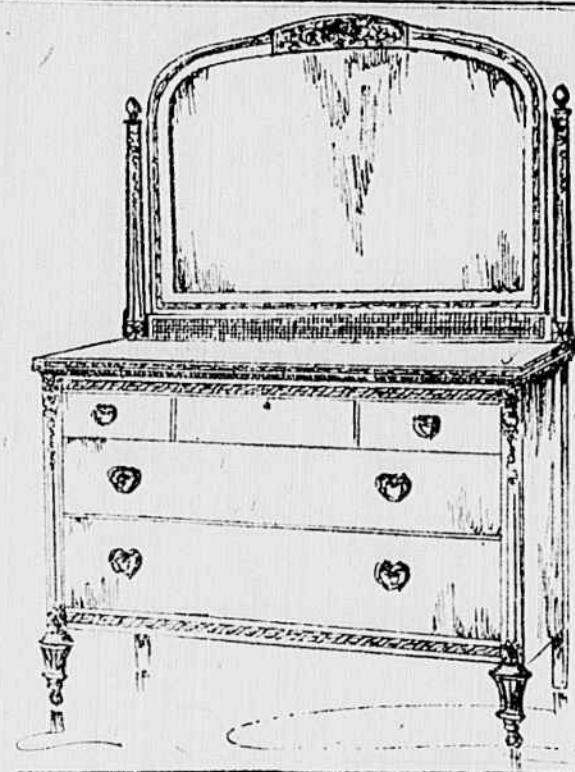
W. D. Spratley.

PETERSBURG, VA., September 28.—W. D. Spratley, aged sixty-six, died at his residence, on Liberty Street, this evening. He leaves a wife and one son, H. G. Spratley, assistant cashier and teller of the Virginia National

Bank. Mr. Spratley had been in feeble health for several months. For years he was engaged in the tobacco business, having been connected with firms in Petersburg and Richmond.

Mrs. Walter Watson.

FREDERICKSBURG, VA., September 28.—Mrs. Walter Watson, mother of O. C. Watson, treasurer of Orange County, died yesterday at her home in that county, of general debility, aged eighty years.



Daintiness

in the bed room furnishings effects true essence of charm—

And exquisitely dainty are the white and old ivory enamel suits seen at SYDOR & HUNDLEY'S.

The dresser shown in accompanying cut is from a suite of exceedingly beautiful lines and details.

In the foot and head of the bed are hand-carved medallions of artistic subjects and workmanship.

The suit includes Bed, Dresser, Toilet Table, Chiffonier, Chair, Rocker, Toilet Table Chair.

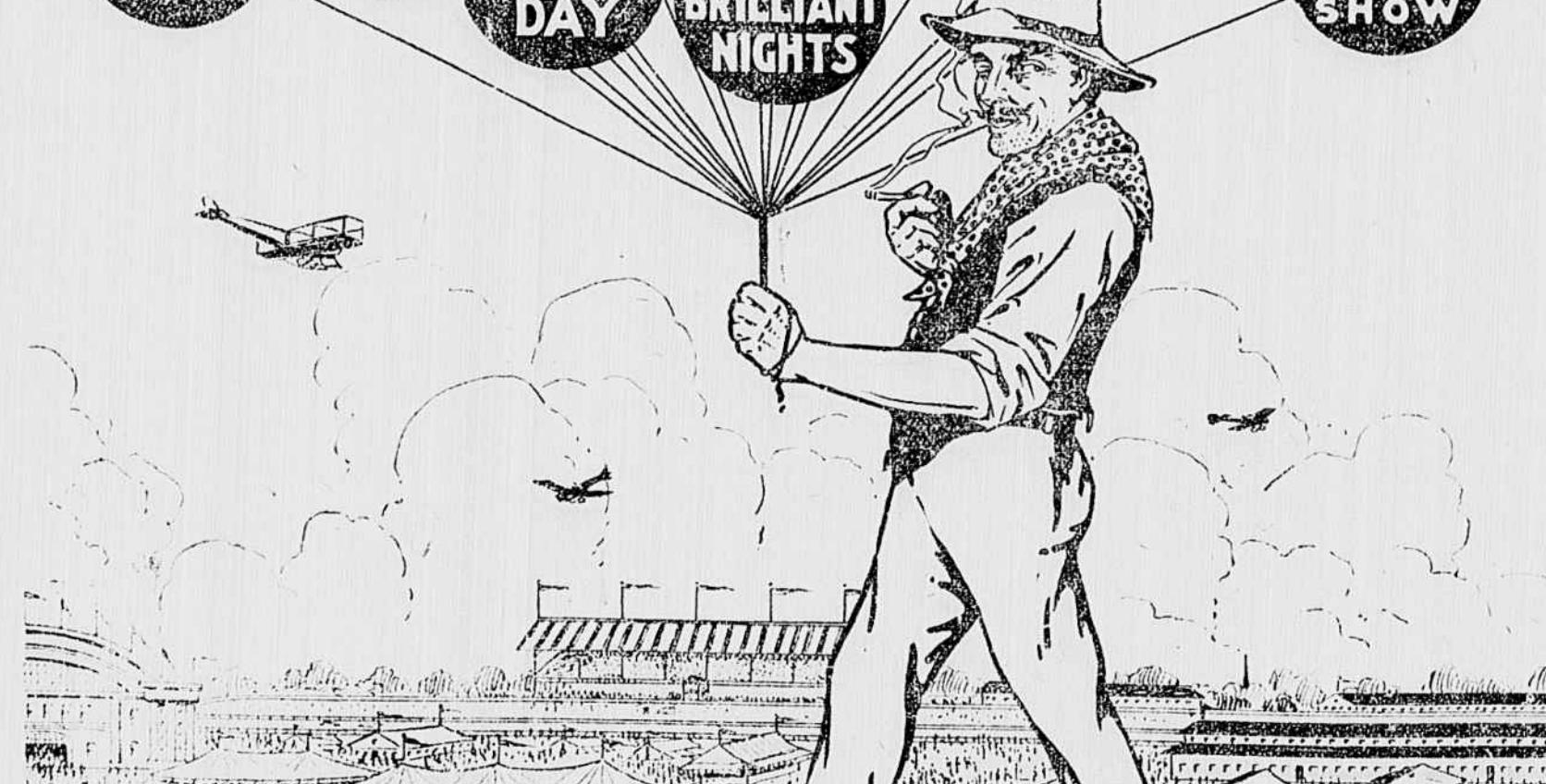
See them, and the many others in the different woods—handsome and exclusive in period and modern designs.

SYDOR & HUNDLEY

Seventh and Grace, Heart of City.



Urbana Wine Co. Urbana N.Y. SOLE MAKER



VIRGINIA STATE FAIR
RICHMOND-VA
Oct. 9-10-11-12-13-14